



National Child Care Information Center

A service of the Child Care Bureau

NCCIC

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World Wide Web: <http://nccic.org>

HEALTH INSURANCE BENEFITS for EARLY CHILDHOOD PROVIDERS

Studies have demonstrated that benefits for child care workers are critical components to improving the quality of care to children and lessening the turnover rate in the field. Health benefits for the caregiver and his/her family are one part of a comprehensive benefit package, which may also include paid vacation days and holidays, dental care, and/or a retirement plan. Listed below are organizational resources for information about health insurance benefits for child care center staff and family child care providers, as well as information about a sample of State programs with health insurance benefits for child care providers.

SMALL BUSINESS HEALTH INSURANCE OPTIONS

■ National Association for Self-Employed (NASE)

P.O. Box 612067

DFW Airport

Dallas, TX 75261-2067

800-232-6273

World Wide Web: <http://www.nase.org>

Founded in 1981, NASE represents more than 350,000 members nationwide, including family child care providers, and has grown to be “the largest association of its kind representing the smallest of small business.” NASE has grown to encompass more than 100 member benefits designed to meet the changing needs of their members’ professional and personal lives. The most popular benefit is health insurance.

CHILD CARE CENTER STAFF AND FAMILY CHILD CARE PROVIDERS

The following organizations offer “umbrella” insurance options for members:

■ Association for Childhood Education International (ACEI)

17904 Georgia Avenue, Suite 215

Olney, MD 20832

800-423-3563 or 301-570-2111

World Wide Web: <http://www.acei.org/>

ACEI is an international membership organization of early childhood educators. One of its membership benefits is access to inexpensive personal, life, health, and accident insurance through an insurance company with whom ACEI has negotiated a group discount for members. Information on insurance programs offered to ACEI members is available on the Web at <http://www.udel.edu/bateman/acei/insuranc.htm>.

■ **National Association of Child Care Professionals (NACCP)**

P.O. Box 90723
Austin, TX 78709
800-537-1118

World Wide Web: <http://www.naccp.org/>

NACCP serves child care owners, directors, and administrators. It provides membership services and benefits without regard to a center's tax status or corporate sponsorship. It provides a buying service and insurance options through Markel Insurance for members, including group health insurance.

■ **National Association for the Education of Young Children (NAEYC)**

1509 16th Street NW
Washington, DC 20036
800-424-2460 or 202-232-8777

World Wide Web: <http://www.naeyc.org>

NAEYC is a nonprofit professional organization dedicated to improving the quality of care and education provided to the nation's young children. NAEYC has over 100,000 members—teachers, administrators, parents, policy-makers, and others committed to bringing high-quality early education and care to all young children.

NAEYC offers group insurance discounts to members. Major medical, short-term medical, hospitalization, and disability income insurance are available. For more information, contact NAEYC at 800-424-2460 or their insurance provider, Forrest T. Jones & Company, at 800-821-7303 or on the Web at <http://www.ftj.com/>.

■ **National Child Care Association (NCCA)**

1016 Rosser Street
Conyers, GA 30012
800-543-7161

World Wide Web: <http://www.nccanet.org>

NCCA is a professional trade association which focuses on the needs of licensed, private childhood care and education programs. It is an alliance of care and education professionals and owners which offers options to members for supplemental health insurance options for staff. Contact the NCCA for specifics about these insurance options and how they are negotiated.

STATES

New York

The Health Care Reform Act of 2000 (HCRA) provides for an initiative—the Healthy NY Program—designed to encourage small employers to offer health insurance coverage to their employees and to also make coverage available to uninsured employees whose employers do not provide group health insurance. It creates a standardized health insurance benefit package to be offered by all health maintenance organizations which is made more affordable through State sponsorship, so that more uninsured small employers and uninsured employed individuals are able to purchase health insurance coverage. Information about the Healthy NY Program is available on the Web at <http://www.ins.state.ny.us/website2/hny/english/hny.htm>, or call 866-HEALTHY NY (866-432-5849).

North Carolina

The T.E.A.C.H. (Teacher Education and Compensation Helps) Early Childhood® Health Insurance Program is an initiative to help fund the cost of health insurance for individuals working in child care programs that have made a commitment to supporting the education and compensation of their staff. Child care providers are eligible to have up to one-third of the cost of individual (not family) health insurance coverage reimbursed through a special fund, if they meet the conditions of the program. Funding for the T.E.A.C.H. Early Childhood® Health Insurance Program comes from the North Carolina Division of Child Development.

Any child care program that has staff members participating in the T.E.A.C.H. Early Childhood® Associate, Bachelor, Birth-Kindergarten License, or Model/Mentor Teacher Scholarship Programs is eligible to participate. A center must have one, two, or three staff on scholarship, depending on the number of children enrolled at the center, in order to participate in the Health Insurance Program. Any child care program that has all teaching and administrative staff with two- and/or four-year degrees in child development or early childhood education is eligible, without having to support staff on T.E.A.C.H. Early Childhood® Project scholarships. Each child care center can determine who is eligible to receive health insurance benefits. However, even though a center decides when and which individuals are eligible to participate, their insurance carrier will also have requirements about participation. Child care centers choose their own health insurance carrier.

Any licensed family child care provider who has a T.E.A.C.H. Early Childhood® scholarship to work on her/his two- or four-year degree in child development or early childhood education may participate. A licensed family child care provider who already has a two or four year degree in these fields may already be eligible. Family child care providers choose their own health insurance carrier.

Information on the T.E.A.C.H. Early Childhood® Health Insurance Program is available on the Web at <http://www.childcareservices.org/TEACH/T.E.A.C.H.%20Health%20Insurance.htm>. For additional information, contact Child Care Services Association (CCSA) at 919-967-3272.

Rhode Island

Family child care providers are eligible for fully paid health insurance for themselves and their children if they do a certain amount of business with the State. Family child care providers licensed through the Department of Children, Youth and Families, who care for subsidized children in their homes, are eligible for health and dental coverage under RItE Care, the State's health insurance program. Coverage is available to qualified providers and their minor (under age 18) children who reside with them.

To qualify for participation, the Rhode Island Department of Human Services (DHS) must have paid the provider at least \$1,800 within the preceding six months of his/her request for coverage. In addition, the provider must not be in receipt of Rhode Island Medical Assistance or any other health insurance with the exception of General Public Assistance medical coverage. Providers who meet all qualifying criteria receive six months of DHS-paid enrollment in one of RItE Care's four participating health plans. Providers must requalify for coverage every six months.

In accordance with Rhode Island General Law 40-6.2-5, DHS has established a program to partially subsidize health insurance premium costs for center-based child care providers as part

of the Starting RIte initiative to encourage stability in the child care provider workforce. In order for child care centers to participate, they must be licensed by the Department of Children, Youth and Families and have 40 percent enrollment of children who receive subsidized child care. Any child care center who meets the above criteria may apply for health insurance subsidies for its child care provider employees. After the initial eligibility determination, centers are pre qualified on a quarterly basis, which enables the centers' employees to maintain eligibility for a six month period.

Additional information is available on the Web at <http://www.dhs.state.ri.us/dhs/dheacre.htm>. For additional information, contact the DHS at 401-462-3415.

ADDITIONAL RESOURCES

■ *Health Insurance for Child Care Workers: Snapshots from New Hampshire and Rhode Island* (2003), by the New England Workforce Partners for Early Care and Education, presents data on the prevalence of child care providers who have access to health care in New Hampshire and Rhode Island. In New Hampshire, 62 percent of all licensed child care programs offer a health insurance benefit. Seventy-eight percent of family child care providers have coverage, although 75 percent receive coverage through a spouse. In 1997, Rhode Island addressed the challenge of making health insurance available to child care providers by making benefits available to child care providers who are either certified by the Department of Children, Youth, and Families or who take care of Department of Human Services subsidized children in their home. This resource is available on the Web at <http://muskie.usm.maine.edu/newpartners/healthinsurance.htm>.

■ *Insurance Questions for Home-Based Child Care Providers* (2003), by Jan Millin, for the Better Kid Care Project, Penn State Cooperative Extension, College of Agricultural Sciences, is a question-and-answer fact sheet that discusses liability and health insurance issues. Regarding group health, the document states:

Q: As a self-employed person, do I qualify for any group health insurance rates?

A: Only if you are a member of an association that has a health insurance program available for its members. Another good source is your local chamber of commerce. Most have good health insurance programs available to members.
(page 2)

This resource is available on the Web at <http://betterkidcare.psu.edu/TIPS/TIPS301.pdf>.

The National Child Care Information Center does not endorse any organization, publication, or resource.

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